Electronic Acknowledgement Receipt					
EFS ID:	3345404				
Application Number:	09420885				
International Application Number:					
Confirmation Number:	3398				
Title of Invention:	SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY, DELIVERY, AND REPORTING OF CREDIT INFORMATION				
First Named Inventor/Applicant Name:	HEDY SHAD				
Customer Number:	34356				
Filer:	Marc S. Kaufman/David Washington				
Filer Authorized By:	Marc S. Kaufman				
Attorney Docket Number:	ABC0105				
Receipt Date:	22-MAY-2008				
Filing Date:	19-OCT-1999				
Time Stamp:	16:08:47				
Application Type:	Utility under 35 USC 111(a)				

Payment information:

Submitted with Payment	no
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File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
1	1 Power of Attorney	015000 Signed POA.pdf	50016	no	1
1 Tower of Attorney	o roodo_digitad_r o/t.pai	17a0ade31f1c2ee171ed7738a8f87885 0e479ce8	110	'	

Warnings:

Information:

	Assignee showing of ownership per	015000sb96.pdf	81259	no	2
37 CFR 3.73(b).	013000sb90.pdi	dc71acf94267fb79d1e01ffa7e2dbb62d a47c437			
Warnings:					
Information					
	Total Files Size (in bytes): 131275				

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.